

Form 408

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In re:

Mark T Kresak
Jennifer L Kresak
Debtor(s)

Bankruptcy Case No.: 19-70739-JAD
Related to Doc. #78
Chapter: 13
Docket No.: 79 - 78

ORDER SETTING DATE CERTAIN
FOR RESPONSE AND HEARING ON MOTION

AND NOW, this The 27th of February, 2025, a Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements having been filed by the Chapter 13 Trustee in the above-captioned proceeding,

IT IS HEREBY ORDERED THAT:

1. Any Response, including a consent to the Motion, shall be filed with the Clerk's Office, **5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219** by **4/22/25**. Any response should be served on the Moving Party, their counsel, and the Chapter 13 Trustee.
2. Said Motion is scheduled for hearing on **4/29/25 at 10:00 AM in the Zoom Video Conference Application, <https://www.zoomgov.com/j/16009283473>, or alternatively, Mtg ID: 160 0928 3473** at which time the parties and/or their counsel shall appear and the Court will dispose of the Motion.
3. If service was properly made and Respondent(s) fail to file a Response by the above-specified date, the Court **may** determine after review of the Motion that no hearing is required and accordingly enter the Order by default.

TO DETERMINE IF A DEFAULT ORDER HAS BEEN SIGNED, THE PARTIES ARE DIRECTED TO THE WEB SITE OF THE U.S. BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF PENNSYLVANIA AT www.pawb.uscourts.gov ONE DAY PRIOR TO THE SCHEDULED HEARING DATE. REFER TO THE CALENDAR SECTION TO VIEW THE CALENDAR FOR JUDGE Jeffery A. Deller.

In the event a default order has been signed, the **Moving Party** shall thereafter advise all affected parties. If a default order has not been signed, the parties will be **required** to appear in Court at the hearing on the above date and time.

4. A **maximum** of 10 minutes has been allotted to hear this matter. Should this matter require more than 10 minutes, the parties are required to so notify the Courtroom Deputy **immediately**.
5. If applicable, **Debtor(s) SHALL FILE a Certification Of Discharge Eligibility**, pursuant to 11 U.S.C. Section 1328, on or before **4/22/25**.

Jeffery A. Deller
United States Bankruptcy Judge

cm: All Parties

* For hearings scheduled in Johnstown, Pennsylvania, please be advised that the video Conferencing equipment will be utilized. This will allow the parties to appear at either Courtroom B in Johnstown, Pennsylvania, or in Courtroom D, 54th Floor U.S. Steel Tower, 600 Grant Street, Pittsburgh, Pennsylvania,

In re:
Mark T Kresak
Jennifer L Kresak
Debtors

Case No. 19-70739-JAD
Chapter 13

District/off: 0315-7
Date Rcvd: Feb 27, 2025

User: auto
Form ID: 408

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Total Noticed: 54

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 01, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Mark T Kresak, Jennifer L Kresak, 1431 Oberlin Street, Johnstown, PA 15905-2037
aty	+ Glenn R Bartifay, 2009 Mackenzie Way, Suite 100, Cranberry Township, PA 16066-5338
15206202	C-B-W Schools Federal Credit Union, 460 Locust St, Sidman, PA 15955
15168002	Cbw Schools Fcu, 460 Locust St., Sidman, PA 15955
15168017	Pa Sta Empcu, P.o. Box 1006, Harrisburg, PA 17108
15168025	+ Tristin Kresak, 1431 Oberline Street, Johnstown, PA 15905-2037

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 28 2025 02:25:36	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 28 2025 02:25:53	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15167999	Email/PDF: BankruptcynoticesExceptions@wellsfargo.com	Feb 28 2025 02:56:53	American Honda Finance, 201 Little Falls Drive, Wilmington, DE 19808
15172223	Email/Text: ebnbankruptcy@ahm.honda.com	Feb 28 2025 01:22:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
15191041	Email/Text: BKPT@cfna.com	Feb 28 2025 01:21:00	CREDIT FIRST NA, PO BOX 818011, CLEVELAND,OHIO 44181-8011
15183326	Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 28 2025 01:14:35	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15168000	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 28 2025 00:31:04	Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281
15196364	Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 28 2025 00:29:08	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15168003	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 28 2025 00:29:45	Citicards Cbna, Po Box 6217, Sioux Falls, SD 57117-6217
15168004	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 28 2025 01:22:00	Comenitybank/victoria, Po Box 182789, Columbus, OH 43218-2789
15168005	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 28 2025 01:22:00	Comenitybk/bonton, Po Box 182789, Columbus, OH 43218-2789
15168006	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 28 2025 01:22:00	Comenitycb/boscov, Po Box 182120, Columbus, OH 43218-2120
15168007	+ Email/Text: BKPT@cfna.com	Feb 28 2025 01:21:00	Credit First N A, Pob 81315, Cleveland, OH 44181-0315

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15168008	+ Email/Text: BKPT@cfna.com	Feb 28 2025 01:21:00	Credit First N. A. (Firestone), PO Box 81344, Cleveland, OH 44188-0001
15168015	Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 28 2025 00:43:07	Macys/dsnb, Po Box 8218, Mason, OH 45040
15191022	Email/Text: bnc-quantum@quantum3group.com	Feb 28 2025 01:22:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
15170258	Email/Text: mrdiscen@discover.com	Feb 28 2025 01:21:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15168009	+ Email/Text: mrdiscen@discover.com	Feb 28 2025 01:21:00	Discover Fin Svcs Llc, Pob 15316, Wilmington, DE 19850-5316
15168010	Email/Text: collecadminbankruptcy@fnni.com	Feb 28 2025 01:22:00	First Bankcard, P.O. Box 2557, Omaha, NE 68103-2557
15179201	Email/Text: collecadminbankruptcy@fnni.com	Feb 28 2025 01:22:00	First National Bank of Omaha, 1620 Dodge St., Stop Code 3129, Omaha, NE 68197
15168011	Email/Text: collecadminbankruptcy@fnni.com	Feb 28 2025 01:22:00	Fnb Omaha, P.o. Box 3412, Omaha, NE 68197
15190241	+ Email/PDF: ais.sync.ebn@aisinfo.com	Feb 28 2025 00:14:08	GE Money Bank/Lowes, 4125 Windward Plaza Drive Building 300, Alpharetta, GA 30005-8738
15190242	+ Email/PDF: ais.sync.ebn@aisinfo.com	Feb 28 2025 02:25:31	GE Money Bank/Walmart, 4125 Windward Plaza Drive Building 300, Alpharetta, GA 30005-8738
15168012	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 28 2025 00:30:07	Home Depot, PO Box 9001010, Louisville, KY 40290-1010
15195617	Email/Text: JCAP_BNC_Notices@jcap.com	Feb 28 2025 01:22:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15184835	+ Email/Text: RASEBN@raslg.com	Feb 28 2025 01:21:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15168013	+ Email/PDF: ais.chase.ebn@aisinfo.com	Feb 28 2025 00:14:06	Jpmcb Card, Po Box 15369, Wilmington, DE 19850-5369
15197380	Email/PDF: resurgentbknotifications@resurgent.com	Feb 28 2025 00:15:31	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15168016	Email/Text: EBN@Mohela.com	Feb 28 2025 01:22:00	Mohela/dept Of Ed, 633 Spirit Drive, Chesterfield, MO 63005
15551443	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 28 2025 00:28:43	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
15190405	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 28 2025 00:14:33	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15184084	Email/Text: bankruptcynotices@psecu.com	Feb 28 2025 01:23:00	PSECU, PO BOX 67013, HARRISBURG, PA 17106-7013
15168018	Email/PDF: ais.sync.ebn@aisinfo.com	Feb 28 2025 00:15:26	Pay Pal Credit Services GEMB, P.O. Box 960080, Orlando, FL 32896-0080
15168019	+ Email/PDF: ais.chase.ebn@aisinfo.com	Feb 28 2025 01:14:36	Prime, Card Member Services, PO Box 1423, Charlotte, NC 28201-1423
15196514	Email/Text: bnc-quantum@quantum3group.com	Feb 28 2025 01:22:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
15196515	Email/Text: bnc-quantum@quantum3group.com	Feb 28 2025 01:22:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
15199068	Email/Text: ebn_bkrt_forms@salliemae.com	Feb 28 2025 01:22:00	Sallie Mae, P.O. Box 3319, Wilmington, DE 19804-4319
15168020	+ Email/Text: ebn_bkrt_forms@salliemae.com		

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		Feb 28 2025 01:22:00	Sallie Mae Bank Inc, Po Box 3229, Wilmington, DE 19804-0229
15168021	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Feb 28 2025 01:23:00	Select Portfolio Svcin, 10401 Deerwood Park Blvd, Jacksonville, FL 32256-0505
15168022	+ Email/PDF: ais.sync.ebn@aisinfo.com	Feb 28 2025 00:29:34	Synch/lowes, Po Box 956005, Orlando, FL 32896-0001
15168023	+ Email/PDF: ais.sync.ebn@aisinfo.com	Feb 28 2025 02:25:35	Synch/ppc, Po Box 965005, Orlando, FL 32896-5005
15168459	+ Email/PDF: acg.acg.ebn@aisinfo.com	Feb 28 2025 00:15:36	Synchrony Bank, by AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
15168024	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 28 2025 00:28:59	Thd/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
15198564	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Feb 28 2025 01:23:00	U.S. Bank National Association, C/O Select Portfolio Servicing, P.O. Box 65250, Salt Lake City, UT 84165-0250
15171049	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Feb 28 2025 01:23:00	U.S. Bank National Association, 3217 S. Decker Lake Dr., Salt Lake City, UT 84119-3284
15198188	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Feb 28 2025 01:23:00	U.S. Bank National Association et. al., c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
15184694	+ Email/PDF: BankruptcynoticesExceptions@wellsfargo.com	Feb 28 2025 01:54:24	Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 169005, Irving, TX 75016-9005
15168026	+ Email/PDF: Bankruptcynoticesauto@wellsfargo.com	Feb 28 2025 00:29:11	Wells Fargo Dealer Svc, Po Box 10709, Raleigh, NC 27605-0709

TOTAL: 48

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		U.S. Bank National Association Et al.
cr		U.S. Bank National Association, as indenture trust
cr		U.S. Bank National Association, as indenture trust
cr		U.S. Bank National Association, not in its individ
cr		U.S. Bank National Association, not in its individ
15168001		Capital One Bank Usa N
15168014		Kades Margolis - 403B Loan
cr	*+	Synchrony Bank by AIS InfoSource, LP as agent., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
cr	*+	Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 169005, Irving, TX 75016-9005
15197594	*+	Synchrony Bank, by AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
15488575	*+	U.S. Bank National Association, et al., C/O Select Portfolio Servicing, Inc., PO Box 65250, Salt Lake City, UT. 84165-0250

TOTAL: 7 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

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Date: Mar 01, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 27, 2025 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely in its capacity as Indenture Trustee of CIM Trust 2021-NR1 dcarlon@kmllawgroup.com
Denise Carlon	on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely in its capacity as Indenture Trustee of CIM Trust 2021-NR1 dcarlon@kmllawgroup.com
Denise Carlon	on behalf of Creditor U.S. Bank National Association as indenture trustee, for the CIM Trust 2016-1, Mortgage-Backed Notes, Series 2016-1 dcarlon@kmllawgroup.com
Glenn R. Bartifay	on behalf of Debtor Mark T Kresak gbartifay@bartifaylaw.com sfallat@bartifaylaw.com;gbartifay@yahoo.com
Glenn R. Bartifay	on behalf of Plaintiff Jennifer L Kresak gbartifay@bartifaylaw.com sfallat@bartifaylaw.com;gbartifay@yahoo.com
Glenn R. Bartifay	on behalf of Attorney Glenn R Bartifay gbartifay@bartifaylaw.com sfallat@bartifaylaw.com;gbartifay@yahoo.com
Glenn R. Bartifay	on behalf of Joint Debtor Jennifer L Kresak gbartifay@bartifaylaw.com sfallat@bartifaylaw.com;gbartifay@yahoo.com
Glenn R. Bartifay	on behalf of Plaintiff Mark T Kresak gbartifay@bartifaylaw.com sfallat@bartifaylaw.com;gbartifay@yahoo.com
Maria Miksich	on behalf of Creditor U.S. Bank National Association as indenture trustee, for the CIM Trust 2016-1, Mortgage-Backed Notes, Series 2016-1 mmiksich@kmllawgroup.com
Michelle L. McGowan	on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely in its capacity as Indenture Trustee of CIM Trust 2021-NR1 mimcgowan@raslg.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmeclf@chapter13trusteewdpa.com
Sindi Mncina	on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely in its capacity as Indenture Trustee of CIM Trust 2021-NR1 smncina@raslg.com
Steven P Kelly	on behalf of Creditor U.S. Bank National Association Et al. skelly@sterneisenberg.com bkecf@sterneisenberg.com

TOTAL: 14